



# Graduate Assumption Program of Loans For Education (Graduate APLE)

## Application/Nomination Packet for Academic Year 2003-04



### Priority Filing Date: June 30, 2003

A limited number of Graduate APLE opportunities are available each year. The California Student Aid Commission (Commission) urges you to apply early to secure your Graduate APLE. Applications received with a postmark on or before June 30, 2003, will receive priority consideration by the Commission. **All other eligible applications will be reviewed on a first-come, first-served basis until all awards are made or until June 30, 2004, whichever occurs first.**

### What is a Graduate APLE?

The Graduate APLE is a state-funded competitive teacher incentive program administered by the Commission. It is designed to encourage individuals to complete their graduate degree and serve as faculty at an accredited college or university in California.

Once a Graduate APLE participant has obtained a graduate degree, the Commission may assume a total of **up to \$6,000** of outstanding educational loans in return for a cumulative total of three consecutive full-time years serving as a faculty member at one or more California colleges or universities. See Loan Assumption Benefits, page 2.

### Steps to Apply for a Graduate APLE

You must complete the following steps as part of the Graduate APLE application/nomination process:

1. Complete, sign and date the *student sections* of the enclosed Graduate APLE Application
2. Complete the applicant's section of the College Information and Nomination Form on the back of the Application.
3. Take the entire packet to a college official, preferably an administrator or faculty member in your subject field for verification, nomination, and mailing.
4. Request that photocopies be made of completed documents and a Certificate of Mailing be purchased from the United States Postal Service as proof that the application priority filing date was met.
5. *Follow-up* to ensure that your application will be completed and mailed to the Commission no later than June 30, 2004 (for priority consideration June 30, 2003). (The Commission recommends you check with your administrator/faculty member at least one week prior to the deadline).
6. If you do not receive correspondence from the Commission within one month after submitting your application, please contact the Commission immediately to ensure that you are not withdrawn from consideration for the Graduate APLE. See page 4 for How to Contact the Commission.

## Selection Criteria

The Commission will select up to 500 new participants for the 2003-04 Graduate APLE, based on grade point averages (GPA), outstanding need-based loan balances, and length of time before completion of the academic program. Participating institutions may develop their own selection criteria and procedures. However, the applicant shall have been judged by his or her postsecondary institution to have outstanding ability on the basis of criteria that may include, but need not be limited to, any of the following: GPA, test scores, faculty evaluations, interviews and other recommendations.

## Conditional Warrant

The Commission will review all applications submitted prior to June 30, 2004. Each selected applicant who meets the eligibility requirements will receive a Conditional Warrant (CW). The CW is a contract stipulating that the Commission will authorize loan assumption payments provided the participant complies with all Graduate APLE requirements. To participate in the Graduate APLE, applicants must sign a CW affirming to provide a cumulative total of three consecutive years of full-time teaching service, or the equivalent thereof, at one or more regionally accredited colleges or universities in California.

## Loan Assumption Benefits

The Commission may assume up to a total of \$6,000 of outstanding educational loans for each Graduate APLE participant who completes the cumulative teaching obligation of three full-time years, taught consecutively, at an accredited university or college in California. Benefits are awarded in an amount of up to \$2,000 for each full-time, or full-time equivalent\*, year of teaching service provided. **The initial year of eligible teaching must begin within 10 years of receiving an initial CW** from the Commission. Participants may receive less than the full benefit amount if they do not have any eligible outstanding loan balances at the time Graduate APLE payments are authorized or if they do not provide eligible teaching service for each of three cumulative years taught in a consecutive manner.

*NOTE:* Teaching service provided through an internship program and teaching service provided *prior to* receipt of the participant's designated graduate degree do *not* qualify as eligible teaching service for the Graduate APLE.

\* Participants who teach on less than a full-time basis will not be eligible for loan assumption payments until having taught a cumulative total of one full-time academic year. *For example*, participants may teach half-time at two separate eligible institutions for one year, or half-time at one institution for two consecutive years, to equal one full-time year. (*Loan Assumption Benefits Continued on page 3.*)

## Graduate APLE Eligibility Criteria

Applicants must meet, and continue to meet, the following eligibility criteria, as appropriate, during the payment period(s):

- Be a U.S. citizen or eligible noncitizen—either a United States permanent resident, and you have an Alien Registration Receipt Card (I-151 or I-551)—or a conditional permanent resident (I-151C).
- Be a California resident, attending an eligible school or college.
- Have complied with the U.S. Selective Service requirements.
- Shall not owe a refund on any state or federal educational grant or have delinquent or defaulted student loans.
- Be currently 1) enrolled in or admitted to a graduate program in which he or she will be enrolled on at least a half-time basis each academic term, as defined by an eligible institution. The applicant shall agree to maintain satisfactory academic progress.
- Shall have completed a baccalaureate degree program or be enrolled in an academic program leading to a baccalaureate level or a graduate level degree.
- Demonstrate academic ability and financial need as determined by the Commission.
- In order to meet the costs of obtaining a graduate degree, the applicant shall have received, or be approved to receive, a loan under one or more of the following designated loan programs: the Federal Family Education Loan Programs, Federal Perkins Loans, National Direct Student Loan Programs and William B. Ford Direct Loan Program, any loan program approved by the Commission. Additionally, the Commission will not assume any private loans (e.g., home equity loan).
- The applicant shall have agreed to teach on a full-time basis, or full-time equivalent, at one or more accredited California colleges or universities for a cumulative total of at least three consecutive years after obtaining a graduate degree. Participants who teach on less than a full-time basis will not be eligible for loan assumption payments until having taught a cumulative total of one full-time academic year. (Participants may teach half-time at two separate eligible institutions for one year, or half-time at one institution for two consecutive years, to equal one full-time year.)

## Loan Assumption Benefits cont'd.

Depending on the participant's outstanding loan balance(s) as of June 30th, the Commission will authorize loan assumption payments directly to the lender(s) for up to a total of **\$6,000** as follows:

- **Up to \$2,000** after completion of a total of one full school year of full-time, or the equivalent, eligible teaching service.
- **Up to \$2,000** after completion of a total of two consecutive school years of full-time, or the equivalent, eligible teaching service.
- **Up to \$2,000** after completion of a total of three school years of full-time, or the equivalent, eligible teaching service taught consecutively.

## Ineligible Loans

The Commission will not assume any loans that are eligible for full or partial cancellation under federal or state provisions. In addition, the Commission will not assume a Parent Loan for Students (PLUS) or any private loan (such as a home equity loan which may have been obtained to help defray educational expenses, but was not restricted for use only for a student's educational expenses and did not require a student's enrollment in college prior to receipt).

## Student Loan Repayment

In the event that a participant fails to complete a minimum cumulative total of three consecutive academic years of teaching, the participant shall assume full liability for all student loan obligations remaining, after the Commission's assumption of loan liability for the last academic year of qualifying instruction.

*Exception:* In the event the participant becomes unable to complete one of the three consecutive years of teaching service due to a serious illness, pregnancy, or other natural causes, the participant shall receive a deferral of the resumption of program benefits for a period not to exceed one academic year.

**Note:** Graduate APLE participants must continue to meet their repayment obligations on any student loan. Participants are required to comply with all loan repayment obligations and to continue making scheduled payments on all student loans throughout their participation in the Graduate APLE *until notified by their lender* that the loans are paid in full. The Commission does not reimburse for any payment made by the participant.

Participants who fail to meet repayment obligations on any state or federal grant or loan, or are delinquent or in default on any state or federal student loan payment, will be withdrawn from the Graduate APLE.

## California Residency Requirements (for application question #8)

If you are a married or an unmarried student 18 years of age or older, you establish your own residence status. You must be a legal resident of California for one year prior to September 20, 2003.

## Submission Of Examination Results

**Exam results are optional and are accepted only if your school does not use a 4.0 grading scale.**

Applicants are expected to take the appropriate examination for their field of study. The Commission will accept the Graduate Record Exam (GRE) general test results for all fields of study. However, results from the following tests are accepted in lieu of GRE results: Law School Admission Test (LSAT), Medical College Admission Test-MCAT, Graduate Management Admission Test (GMAT), Dental Admission Test-DAT, Optometry Admission Test-OAT.

**Examination test results must be requested from the appropriate testing agency.** Applicants should arrange to have test scores forwarded to the Commission. The testing agency should send examination results to the Commission for inclusion in the calculation of applicants' selection scores. **The applicants' name and Social Security number must correspond on the test score report, the application and financial forms.** Except for the LSAT, applicants must arrange for forwarding of test results to the Commission (The Commission will accept copies of the LSAT scores directly from students). Tests required by graduate schools may differ from the requirements of the state Graduate APLE. If a test is required, review the available test dates and apply by the deadline listed on the test information sheets or book, usually three or more weeks before the test date.

When requesting scores, you should advise the testing agency of the Commission's June 30, 2003, priority filing date. Written requests should include the applicant's name exactly as indicated when tested, Social Security number, and the exact date and test center. (Testing agencies may not be able to report scores of tests taken several years ago.)

The Commission does not retain applicant test scores or other information submitted as part of a prior year's application. New scores must be mailed to the Commission each year you apply for a Graduate APLE.

**Remember: !  
Your Priority  
Filing Date is  
June 30, 2003**

### How to Contact the Commission



You can call the Commission at:  
1-888-CA-GRANT (1-888-224-7268), then enter #3 to reach  
the Specialized Programs Branch of the Grant Services Division.



You can write to the Commission at:  
California Student Aid Commission  
ATTN: Graduate APLE  
P. O. Box 419029, Rancho Cordova, CA 95741-9029



You can e-mail the Commission at [specialized@csac.ca.gov](mailto:specialized@csac.ca.gov).



You can search the Commission Web site at [www.csac.ca.gov](http://www.csac.ca.gov)  
For more application packets, click on *Commission Programs*, then  
*Graduate Assumption Program of Loans for Education*, then  
*Graduate APLE 2003-04 Application Packet*.



### State of California Information Practices Act of 1977 and Use of Your Social Security Number

State and federal law protects the individual's right to privacy regarding information pertaining to oneself. The State of California Information Practices Act of 1977 requires the following information be provided to financial aid applicants who are asked to supply information about themselves. The principal purpose for requesting information on this form is to determine your eligibility for financial aid. Commission policy and the policies of the postsecondary institutions to which you are applying for aid authorize maintenance of this information. Furnishing information requested on this form is mandatory. Failure to provide such information will delay and may even prevent your receipt of financial assistance. This form's information may be transmitted to other state agencies and the federal government if required by law. Individuals have the right of access to records established from information furnished on this form as it pertains to them. The Education Code of the State of California gives the Commission the authority (in consultation with postsecondary institutions) to make this form available.

The officials responsible for maintaining the information contained on this form are the Executive Director of the Commission and the financial aid administrators at the institutions to which you are applying for financial aid. The SSN is used to verify your identity under record-keeping systems established prior to January 1, 1975, pursuant to authority of the Commission, the California State University, and the California Community Colleges contained in Title 5, California Administrative Code Section 41201, and the authority of the Regents of the University of California under Article IX, Section 9 of the California Constitution.

The Commission and California public postsecondary education institutions, in compliance with federal statutes and the Equal Protection Clause of the California Constitution, do not discriminate on the basis of race, color, national origin, sex or physical disability in any of their policies, procedures or practices. Inquiries regarding these policies may be directed to the Commission and to the financial aid office of the school or college to which you are applying.

2003-04 GRADUATE APLE APPLICATION  
APPLICATIONS MUST BE SUBMITTED PRIOR TO JUNE 30, 2003\*



(Completed packet must be mailed by your college administrator or faculty member)

TO BE COMPLETED BY THE APPLICANT (Please print clearly or type)

1. Last Name		First Name		Middle Initial	2. Social Security Number	
3. Street Address			City		State	Zip Code
4. Date Of Birth mo/day/yr		5. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female			6. Telephone Number ( )	
7. I Am: (Check one) <input type="checkbox"/> A United States (U.S.) Citizen Or National      Or <input type="checkbox"/> An Eligible Noncitizen <i>Note: You must enclose documentation from the U.S. Immigration and Naturalization Service if you checked here. See criteria on page 2.</i>						
8. I meet the California Student Aid Commission (Commission) California Residency Criteria and I am considered a California resident for financial aid purposes. (1) YES <input type="checkbox"/> (2) NO <input type="checkbox"/>						
9. Baccalaureate degree earned. Please indicate one: BA, BS, MAJOR:						
10. Student Loan Information. List the lender, type and status of ALL of your educational loans. (Attach separate sheet if necessary.)						
For SUBSIDIZED Loans:		Loan Status:	Good	Delinquent	Loan Balance	Lender/Service
<input type="checkbox"/> Stafford			<input type="checkbox"/>	<input type="checkbox"/>	\$	
<input type="checkbox"/> Other:			<input type="checkbox"/>	<input type="checkbox"/>	\$	
For UNSUBSIDIZED Loans:		Loan Status:	Good	Delinquent	Loan Balance	Lender/Service
<input type="checkbox"/> Stafford			<input type="checkbox"/>	<input type="checkbox"/>	\$	
<input type="checkbox"/> Other			<input type="checkbox"/>	<input type="checkbox"/>	\$	

By my signature I understand and agree that:

- I must be nominated by an accredited college or university in order to participate in the Graduate APLE.
- I have read and understand the Graduate APLE Fact Sheet.
- The completed application packet must be sent to the Commission prior to June 30, 2003. \*(Applications received with a postmark on or before June 30, 2003, will receive priority consideration. All other eligible applications will be reviewed on a first come, first served basis until all awards are made or until June 30, 2004, whichever occurs first.)
- I must have received, or have approval to receive, an eligible educational loan.
- I must be enrolled through the entire 2003-04 fall term in an academic program leading to a baccalaureate or a graduate level degree.
- I must maintain at least half-time enrollment each academic term, as defined by the institution.
- I must maintain satisfactory academic progress toward my degree objective.
- If I am selected as a Graduate APLE participant, I must sign a Conditional Warrant (CW) wherein I agree to provide a cumulative total of three full-time years of teaching service taught in a consecutive manner at one or more California colleges or universities. I understand that to obtain assumption benefits, the initial year of eligible teaching must begin within 10 years of receiving an initial CW from the Commission.
- I will comply with all student loan repayment obligations and continue making scheduled payments on my student loan(s) until notified by my lender that the loan is paid in full.

I declare under penalty of the laws of the State of California and of the United States that this form has been examined by me and to the best of my knowledge and belief is true, correct and complete. I do not owe a refund on any state or federal educational grant and I do not have delinquent or defaulted student loans. I authorize the Commission to receive and to release my student records, information regarding this application, and other information I have provided concerning my application and scholarship between institutions and appropriate public and private agencies.

SIGNATURE  
OF APPLICANT \_\_\_\_\_

DATE \_\_\_\_\_



2003-04 GRADUATE APLE  
COLLEGE INFORMATION AND NOMINATION

The applicant identified below is applying for the Graduate APLE, administered by the California Student Aid Commission (Commission). The Graduate APLE, requires that all applicants must (1) Be enrolled at least half-time in an academic program leading to a baccalaureate or a graduate level degree and (2) have been judged by their postsecondary institution, to have outstanding ability on the basis of criteria that may include, but need not be limited to, the following: Grade Point Average (GPA), test scores, faculty evaluations, interviews, and other recommendations. To ensure compliance with this provision, the Commission must request specific information from each applicant's college.

**Section A: TO BE COMPLETED BY APPLICANT (Please Print Clearly or Type)**

Instructions to applicant: Complete the following information. Make sure you provide your correct social security number. Submit the form to a college official, preferably an administrator or faculty member in your subject field.

Applicant's Name \_\_\_\_\_

Applicant's Social Security Number \_\_\_\_\_

I hereby authorize the appropriate college official to complete and release to the Commission the information requested below so that I may apply for the Graduate APLE.

**Applicant's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Section B: TO BE COMPLETED BY COLLEGE OFFICIAL**

**Instructions to college official:** This section must be completed by a college official, preferably an administrator or faculty member in the applicant's subject field. The official should mail the completed application to the address below.

1. The applicant's educational level in college during the 2003-04 fall term:

☐

Master's degree candidate

☐

Ph.D. after advancement to candidacy

☐

Ph.D. prior to advancement to candidacy

☐

Other \_\_\_\_\_

2. Field of study in which the applicant is enrolled *minimally as a half-time* student during the 2003-04 academic year:

Field of Study: \_\_\_\_\_

3. Applicant's GPA in graduate work: \_\_\_\_\_ Units Completed: \_\_\_\_\_

- 3a. If the school does *NOT* use a 4.00 grading scale, test scores may be submitted (see Page 3, Submission of Examination results):

4. Date received Master's degree: \_\_\_\_\_

5. Projected completion date of degree listed in question #1 (month and year): \_\_\_\_\_

**Nomination:** By my signature, I hereby declare that the above information is true as reflected on current official school records.

\_\_\_\_\_  
(Signature of College Official)

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Printed or Typed Name of Official)

( ) \_\_\_\_\_  
(Phone Number)

\_\_\_\_\_  
(Title of Official)

\_\_\_\_\_  
(School Name)

Attention college official-  
please mail this form in an  
official envelope from your institution to:

California Student Aid Commission  
ATTN: Graduate APLE  
P.O.Box 419029, Rancho Cordova, CA 95741-9029

